

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Case No. 23-21150-CMB

William H. Pletcher, Jr.  
Jaclyn R. Pletcher

Chapter 13

Debtor(s).

Related to Doc. Nos. 2, 30, & 39

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**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: The Trustee to correct a scrivener's error contained in the previously filed Order Confirming Plan filed at Doc 39. The previously submitted order refers to the confirmed plan as the original plan of 5-26-23. The plan being confirmed is the Amended Plan of August 8, 2023
- a motion to lift stay as to creditor \_\_\_\_\_
- Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Chapter 13 Plan dated \_\_\_\_\_
- Amended Chapter 13 Plan dated August 8, 2023

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.
- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: \_\_\_\_\_

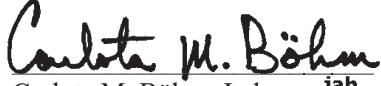
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED  
October 11, 2023

FILED  
10/11/23 12:40 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm, Judge jah  
United States Bankruptcy Court

Stipulated by:

/s/Daniel R. White  
Daniel R. White (PA I.D. #78718)  
Counsel to Debtor  
Zebley Mehalov & White, P.C.  
18 Mill Street Square  
POB 2123  
Uniontown, PA 15401  
724-439-9200  
[dwhite@zeblaw.com](mailto:dwhite@zeblaw.com)

Stipulated by:

/s/Katherine DeSimone  
Katherine DeSimone (PA I.D. # 42575)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[kdesimone@chapter13trusteewdpa.com](mailto:kdesimone@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
William H. Pletcher, Jr.  
Jaclyn R. Pletcher  
Debtors

Case No. 23-21150-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Oct 11, 2023

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:**

Recip ID	Recipient Name and Address
db/jdb 15619129	+ William H. Pletcher, Jr., Jaclyn R. Pletcher, 137 Redstone Furnace Road, Hopwood, PA 15445-2113 M&T BANK, PO Box 1508, Buffalo, NY 14240

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15604817	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 12 2023 00:30:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
15611095	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 12 2023 00:30:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15604818	+ Email/Text: backoffice@affirm.com	Oct 12 2023 00:31:00	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15610453	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 12 2023 00:36:41	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15604819	+ Email/Text: ally@ebn.phinsolutions.com	Oct 12 2023 00:30:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Avenue, Detroit, MI 48226-3416
15604820	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 00:36:55	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15616994	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 00:36:58	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15604821	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 12 2023 00:31:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15604822	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2023 00:37:05	Credit One Bank, Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15604823	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 12 2023 00:31:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15620124	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 12 2023 00:31:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
15604824	Email/Text: Bankruptcy@ICSystem.com	Oct 12 2023 00:31:00	IC System, Inc., 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
15625161	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 12 2023 00:31:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15606806	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 00:36:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15604825	Email/Text: camanagement@mtb.com	Oct 12 2023 00:31:00	M&T Credit Services, Attn: Bankruptcy, Po Box

District/off: 0315-2

User: auto

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Date Rcvd: Oct 11, 2023

Form ID: pdf900

Total Noticed: 35

15618089	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 12 2023 00:36:42	844, Buffalo, NY 14240 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15604826	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 12 2023 00:37:08	Merrick Bank/CC Holdings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15604827	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 12 2023 00:31:00	Midland Credit Management, 350 Camino Drive De La Reina--Suite 100, San Diego, CA 92108-3007
15621756	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 12 2023 00:31:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15604828	+ Email/PDF: cbp@omf.com	Oct 12 2023 00:36:44	OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15605542	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2023 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15624031	Email/PDF: ebn_ais@aisinfo.com	Oct 12 2023 00:36:43	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15604829	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 00:36:40	Synchrony Bank/American Eagle, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15604830	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 00:36:43	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15604831	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 00:36:49	Synchrony Bank/HHGregg, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15604832	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 00:36:41	Synchrony Bank/JCPenney, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15604833	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 00:37:05	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15604834	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 00:37:08	Synchrony Bank/Old Navy, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15604835	Email/PDF: ais.tmobile.ebn@aisinfo.com	Oct 12 2023 00:36:56	T-Mobile, Attn: Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410
15625347	+ Email/Text: bncmail@w-legal.com	Oct 12 2023 00:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15604836	+ Email/Text: bncmail@w-legal.com	Oct 12 2023 00:31:00	Target NB, c/o Financial & Retail Services, P.O. Box 9475, Minneapolis, MN 55440-9475
15604837	+ Email/Text: bkelectronicnotices@usaa.com	Oct 12 2023 00:30:00	USAA Federal Savings Bank, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
15621272	Email/PDF: ebn_ais@aisinfo.com	Oct 12 2023 00:36:42	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com
Daniel R. White	on behalf of Joint Debtor Jaclyn R. Pletcher lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor William H. Pletcher Jr. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Maribeth Thomas	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 6